

**What is claimed is:**

1. A moisture transfer system comprising a plurality of layers arranged to transfer moisture in a predetermined direction, the moisture transfer system comprising:

an inner fabric layer;

an outer fabric layer positioned relative to the inner fabric layer in the direction of moisture flow, wherein moisture flows from the inner fabric layer through any intermediate layers and then through the outer fabric layer; and

at least one foam material positioned between the inner fabric layer and the outer fabric layer;

wherein the outer fabric layer is treated to have waterproof/breathable characteristics.

2.

2. The moisture transfer system according to claim 1, wherein a wetting agent is applied to the inner fabric layer in order to increase moisture transfer.

3.

3. The moisture transfer system according to claim 1, wherein the outer fabric layer is made waterproof by attaching a waterproof/breathable membrane thereto.

4.

4. The moisture transfer system according to claim 1, wherein the outer fabric layer is made waterproof by employing encapsulation technology.

5.

5. The moisture transfer system according to claim 1, wherein the outer fabric layer is made waterproof by application of a waterproof film.

6. The moisture transfer system according to claim 1, wherein the foam material is an antimicrobial, germicidal, reticulated foam that is backed by a nonwoven top sheet.

7. The moisture transfer system according to claim 1, wherein the foam material is an antimicrobial, germicidal, hydrophilic open-cell foam that is backed by a nonwoven top sheet.

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